

In re:  
John Miller  
Jill Muraske  
Debtors

Case No. 18-15150-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Feb 11, 2022

Form ID: 3180W

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2022:**

Recip ID	Recipient Name and Address
db	+ John Miller, MAILING ADDRESS, P.O. Box 953, Fenton, MI 48430-0953
db	#+ John Miller, 2003 Woodbridge Lane, Pennsburg, PA 18073-1247
jdb	#+ Jill Muraske, 2003 Woodbridge Lane, Pennsburg, PA 18073-1247
jdb	+ Jill Muraske, MAILING ADDRESS, PO Box 953, Fenton, MI 48430-0953

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 11 2022 23:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 12 2022 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2022 23:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 11 2022 23:15:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14181416	EDI: PHINAMERI.COM	Feb 12 2022 04:13:00	Americredit Financial Services, Inc., dba GM Financial, PO Box 183853, Arlington, TX 76096
14208605	EDI: ATLASACQU	Feb 12 2022 04:13:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste. 442, Teaneck, NJ 07666
14199858	+ EDI: LCIFULLSRV	Feb 12 2022 04:13:00	Antero Capital, LLC, PO BOX 1931, Burlingame, CA 94011-1931
14195592	Email/PDF: resurgentbknotifications@resurgent.com	Feb 11 2022 23:18:46	CACH, LLC its successors and assigns as assignee, of Capital One, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14202207	EDI: CAPITALONE.COM	Feb 12 2022 04:13:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14208841	Email/PDF: bncnotices@becket-lee.com	Feb 11 2022 23:18:55	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14212814	EDI: Q3G.COM	Feb 12 2022 04:13:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657

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14203351	Email/PDF: resurgentbknofications@resurgent.com	Feb 11 2022 23:18:55	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14195523	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 11 2022 23:18:46	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14191595	EDI: PRA.COM	Feb 12 2022 04:13:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14212776	+ Email/PDF: ebnotices@pnmac.com	Feb 11 2022 23:18:38	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14208997	EDI: Q3G.COM	Feb 12 2022 04:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14208998	EDI: Q3G.COM	Feb 12 2022 04:13:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14212835	+ Email/Text: bncmail@w-legal.com	Feb 11 2022 23:15:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14208732	EDI: WFFC.COM	Feb 12 2022 04:13:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14183658	+ EDI: BASSASSOC.COM	Feb 12 2022 04:13:00	United Consumer Financial Serv., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
14183077	+ EDI: BASSASSOC.COM	Feb 12 2022 04:13:00	United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14613858	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2022 at the address(es) listed below:

District/off: 0313-2

User: admin

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Date Rcvd: Feb 11, 2022

Form ID: 3180W

Total Noticed: 24

Name	Email Address
CAMERON DEANE	on behalf of Debtor John Miller cdeane@ymalaw.com ykaecf@gmail.com,youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
CAMERON DEANE	on behalf of Joint Debtor Jill Muraske cdeane@ymalaw.com ykaecf@gmail.com,youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com
PAUL H. YOUNG	on behalf of Joint Debtor Jill Muraske support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
PAUL H. YOUNG	on behalf of Debtor John Miller support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
TOTAL: 7	

**Information to identify the case:**

Debtor 1	<u>John Miller</u>	Social Security number or ITIN	xxx-xx-7053
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jill Muraske</u>	Social Security number or ITIN	xxx-xx-6518
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-15150-elf			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John Miller

Jill Muraske

2/10/22

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**